

UNITED STATES BANKRUPTCY COURT

Southern DISTRICT OF New York

In Re. Joseph Klaynberg

§  
§  
§  
§

Case No. 22-10165

Debtor(s)

☐ Jointly Administered

**Monthly Operating Report**

Chapter 11

Reporting Period Ended: 03/31/2022

Petition Date: 02/11/2022

Months Pending: 2

Industry Classification: 

0	0	0	0
---	---	---	---

Reporting Method:

Accrual Basis ☐

Cash Basis ☒

Debtor's Full-Time Employees (current):

0

Debtor's Full-Time Employees (as of date of order for relief):

0

**Supporting Documentation** (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☐ Statement of cash receipts and disbursements
- ☐ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☐ Statement of operations (profit or loss statement)
- ☐ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☐ Schedule of payments to professionals
- ☐ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

Joseph Klaynberg

Signature of Responsible Party

04/12/2022

Date

Joseph Klaynberg

Printed Name of Responsible Party

114 Mulberry Street Apt 703

New York, NY 10013

Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Part 1: Cash Receipts and Disbursements	Current Month	Cumulative
a. Cash balance beginning of month	\$431,674	
b. Total receipts (net of transfers between accounts)	\$25,721	\$25,724
c. Total disbursements (net of transfers between accounts)	\$7,848	\$8,246
d. Cash balance end of month (a+b-c)	\$449,548	
e. Disbursements made by third party for the benefit of the estate	\$3,900	\$3,900
f. Total disbursements for quarterly fee calculation (c+e)	\$11,748	\$12,146

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)	Current Month
a. Accounts receivable (total net of allowance)	\$0
b. Accounts receivable over 90 days outstanding (net of allowance)	\$0
c. Inventory (Book <input type="radio"/> Market <input type="radio"/> Other <input checked="" type="radio"/> (attach explanation))	\$0
d. Total current assets	\$0
e. Total assets	\$0
f. Postpetition payables (excluding taxes)	\$0
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$0
k. Prepetition secured debt	\$0
l. Prepetition priority debt	\$0
m. Prepetition unsecured debt	\$0
n. Total liabilities (debt) (j+k+l+m)	\$0
o. Ending equity/net worth (e-n)	\$0

Part 3: Assets Sold or Transferred	Current Month	Cumulative
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0

Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)	Current Month	Cumulative
a. Gross income/sales (net of returns and allowances)	\$0	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c. Gross profit (a-b)	\$0	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$0	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$0	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$0	\$0

**Part 5: Professional Fees and Expenses**

			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
a.	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$0	\$0	\$0	\$0
<i>Itemized Breakdown by Firm</i>						
	Firm Name	Role				
i			\$0	\$0	\$0	\$0
ii						
iii						
iv						
v						
vi						
vii						
viii						
ix						
x						
xi						
xii						
xiii						
xiv						
xv						
xvi						
xvii						
xviii						
xix						
xx						
xxi						
xxii						
xxiii						
xxiv						
xxv						
xxvi						
xxvii						
xxviii						
xxix						
xxx						
xxxi						
xxxii						
xxxiii						
xxxiv						
xxxv						
xxxvi						

xxxvii						
xxxviii						
xxxix						
xl						
xli						
xlii						
xliii						
xliv						
xlv						
xlvi						
xlvii						
xlviii						
xlix						
l						
li						
lii						
liii						
liv						
lv						
lvi						
lvii						
lviii						
lix						
lx						
lxi						
lxii						
lxiii						
lxiv						
lxv						
lxvi						
lxvii						
lxviii						
lxix						
lxx						
lxxi						
lxxii						
lxxiii						
lxxiv						
lxxv						
lxxvi						
lxxvii						
lxxviii						

lxxix						
lxxx						
lxxxi						
lxxxii						
lxxxii						
lxxxiv						
lxxxv						
lxxxvi						
lxxxvi						
lxxxvi						
lxxxix						
xc						
xc i						
xc ii						
xc iii						
xc iv						
xc v						
xc vi						
xc vii						
xc viii						
xc ix						
c						
c i						

b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>		\$0	\$0	\$0	\$0
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i			\$0	\$0	\$0	\$0
ii						
iii						
iv						
v						
vi						
vii						
viii						
ix						
x						
xi						
xii						
xiii						
xiv						

xv						
xvi						
xvii						
xviii						
xix						
xx						
xxi						
xxii						
xxiii						
xxiv						
xxv						
xxvi						
xxvii						
xxviii						
xxix						
xxx						
xxxi						
xxxii						
xxxiii						
xxxiv						
xxxv						
xxxvi						
xxxvii						
xxxviii						
xxxix						
xl						
xli						
xlii						
xliii						
xliv						
xlv						
xlvi						
xlvii						
xlviii						
xlix						
l						
li						
lii						
liii						
liv						
lv						
lvi						

lvii						
lviii						
lix						
lx						
lxi						
lxii						
lxiii						
lxiv						
lxv						
lxvi						
lxvii						
lxviii						
lxix						
lxx						
lxxi						
lxxii						
lxxiii						
lxxiv						
lxxv						
lxxvi						
lxxvii						
lxxviii						
lxxix						
lxxx						
lxxxi						
lxxxii						
lxxxiii						
lxxxiv						
lxxxv						
lxxxvi						
lxxxvii						
lxxxviii						
lxxxix						
xc						
xc i						
xcii						
xciii						
xciv						
xcv						
xcvi						
xcvii						
xcviii						

	xcix						
	c						
c.	All professional fees and expenses (debtor & committees)			\$0	\$0	\$0	\$0

**Part 6: Postpetition Taxes**

Current Month

Cumulative

a.	Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b.	Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c.	Postpetition employer payroll taxes accrued	\$0	\$0
d.	Postpetition employer payroll taxes paid	\$0	\$0
e.	Postpetition property taxes paid	\$0	\$0
f.	Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g.	Postpetition other taxes paid (local, state, and federal)	\$0	\$0

**Part 7: Questionnaire - During this reporting period:**

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☐ No ☒
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☐ No ☒
- d. Are you current on postpetition tax return filings? Yes ☒ No ☐
- e. Are you current on postpetition estimated tax payments? Yes ☒ No ☐
- f. Were all trust fund taxes remitted on a current basis? Yes ☒ No ☐
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☐ No ☐ N/A ☒
- i. Do you have:
- Worker's compensation insurance? Yes ☐ No ☒
- If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
- Casualty/property insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- General liability insurance? Yes ☐ No ☒
- If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☐ No ☒
- k. Has a disclosure statement been filed with the court? Yes ☐ No ☒
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☒ No ☐



**Part 8: Individual Chapter 11 Debtors (Only)**

a. Gross income (receipts) from salary and wages	\$0
b. Gross income (receipts) from self-employment	\$0
c. Gross income from all other sources	\$25,721
d. Total income in the reporting period (a+b+c)	\$25,721
e. Payroll deductions	\$0
f. Self-employment related expenses	\$0
g. Living expenses	\$7,531
h. All other expenses	\$4,217
i. Total expenses in the reporting period (e+f+g+h)	\$11,748
j. Difference between total income and total expenses (d-i)	\$13,974
k. List the total amount of all postpetition debts that are past due	\$0
l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)?	Yes <input type="radio"/> No <input checked="" type="radio"/>
m. If yes, have you made all Domestic Support Obligation payments?	Yes <input type="radio"/> No <input type="radio"/> N/A <input checked="" type="radio"/>

**Privacy Act Statement**

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: [http://www.justice.gov/ust/eo/rules\\_regulations/index.htm](http://www.justice.gov/ust/eo/rules_regulations/index.htm). Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

**I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.**

Joseph Klaynberg

Signature of Responsible Party

Self

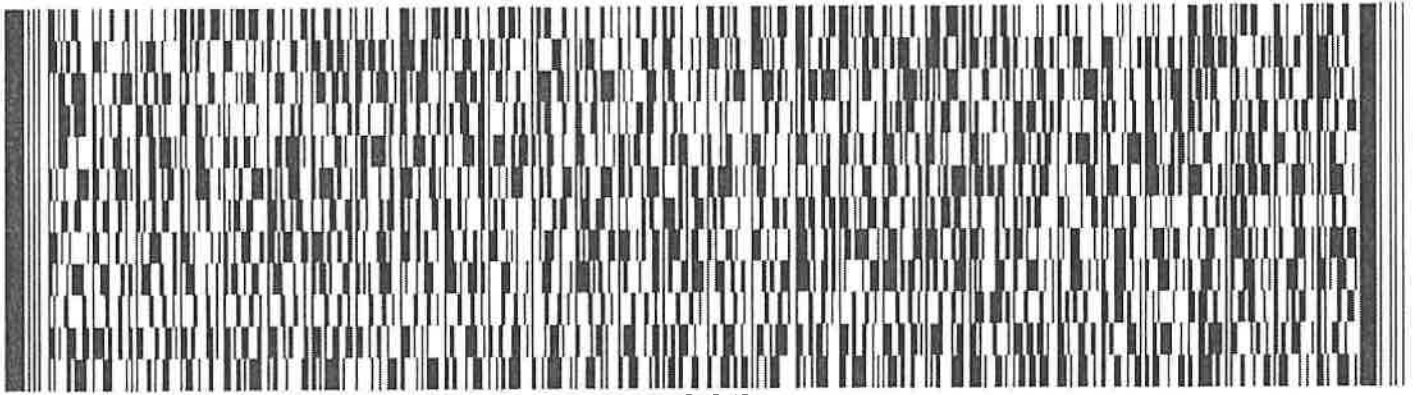
Title

Joseph Klaynberg

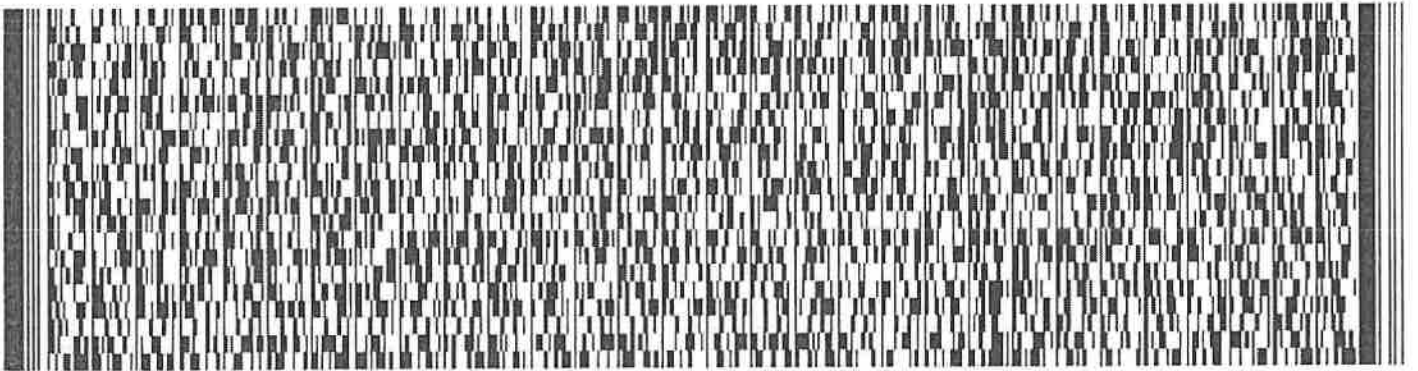
Printed Name of Responsible Party

04/12/2022

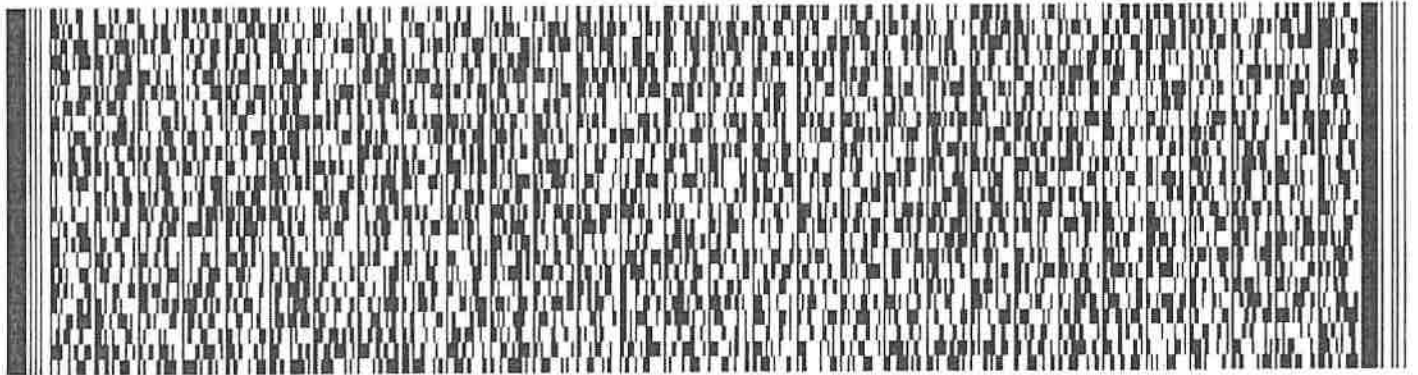
Date



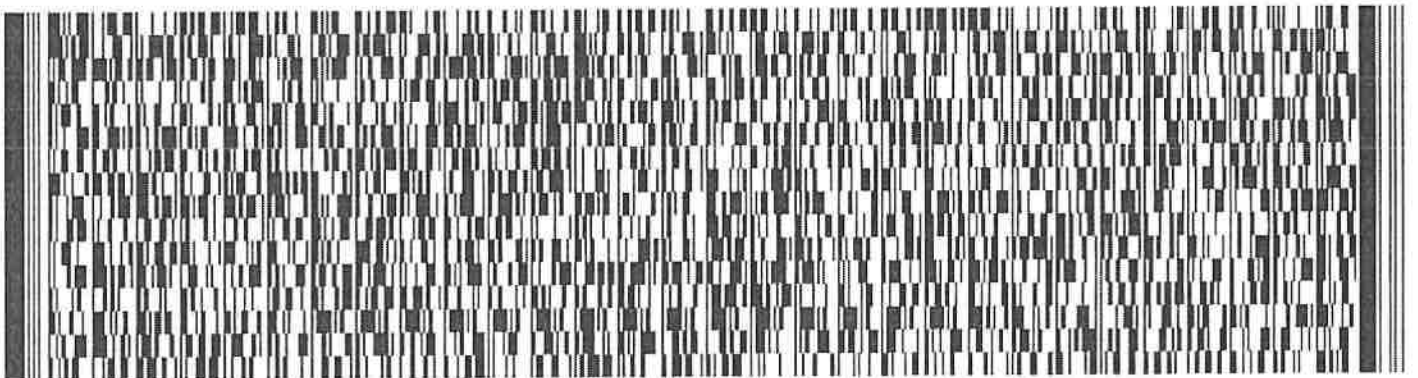
PageOnePartOne



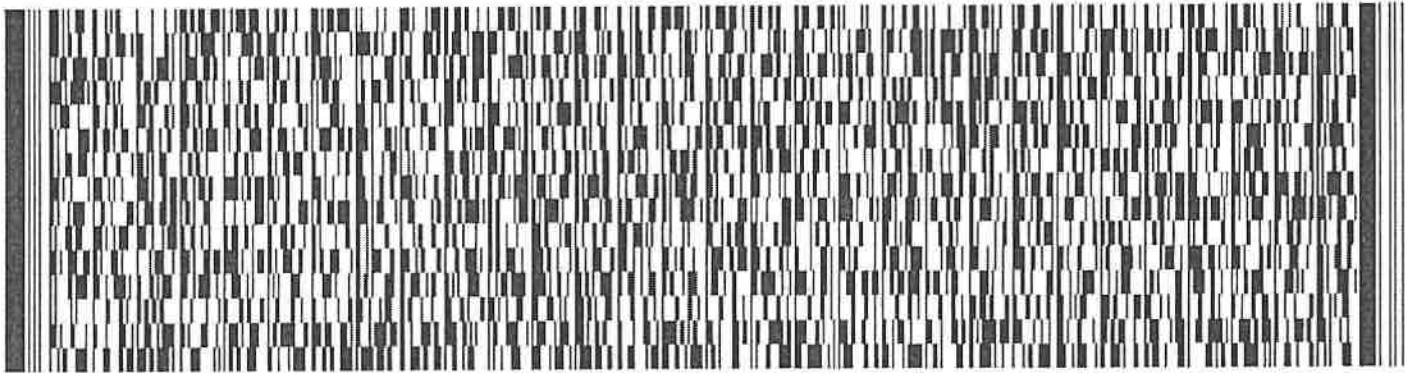
PageOnePartTwo



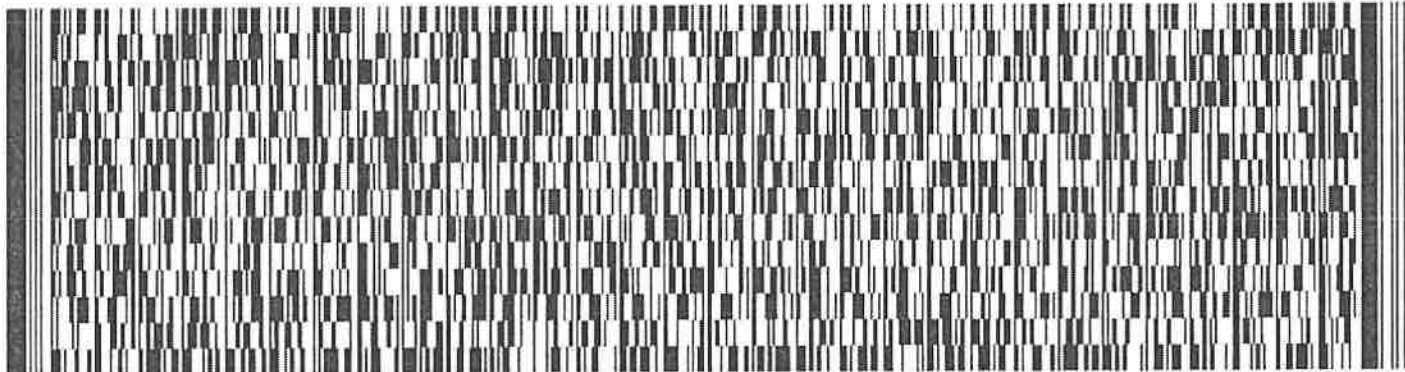
PageTwoPartOne



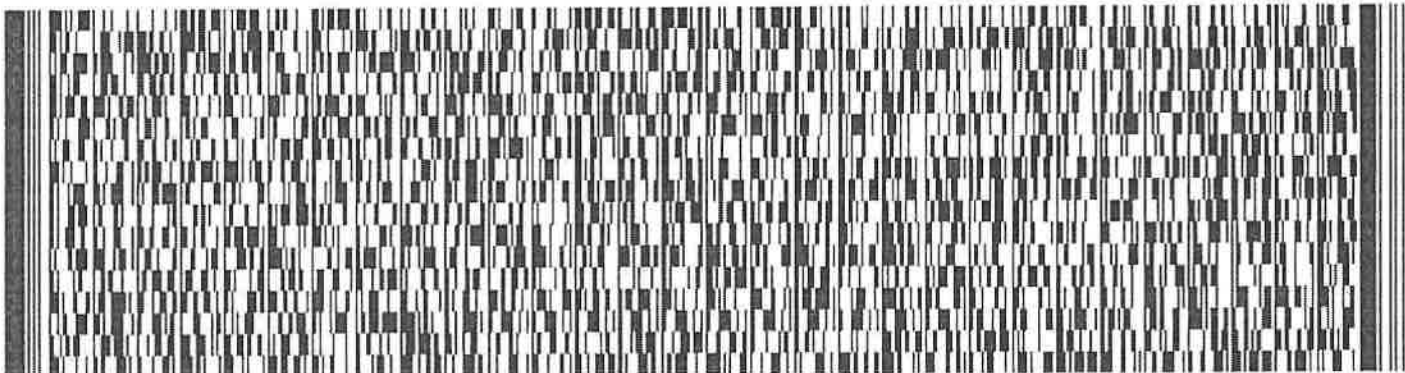
PageTwoPartTwo



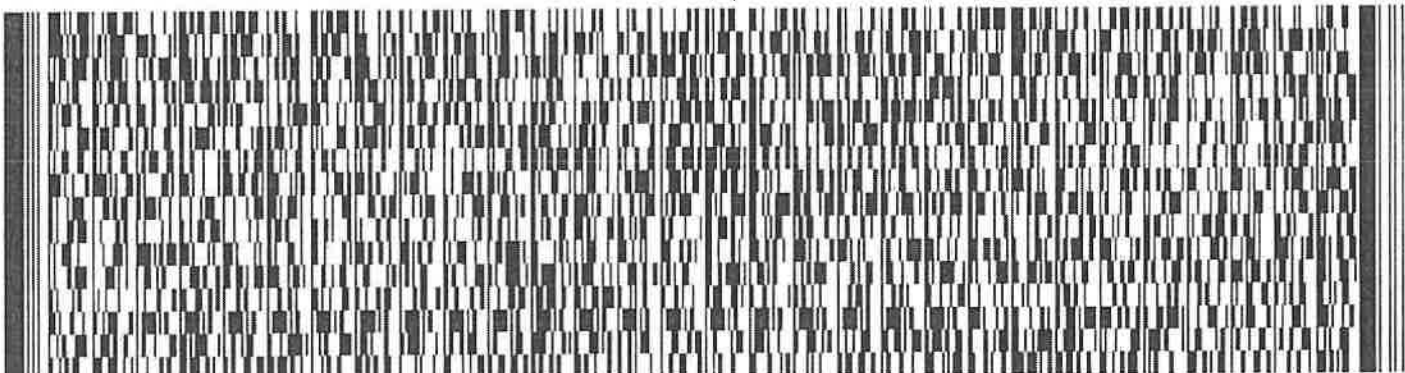
Bankruptcy1to50



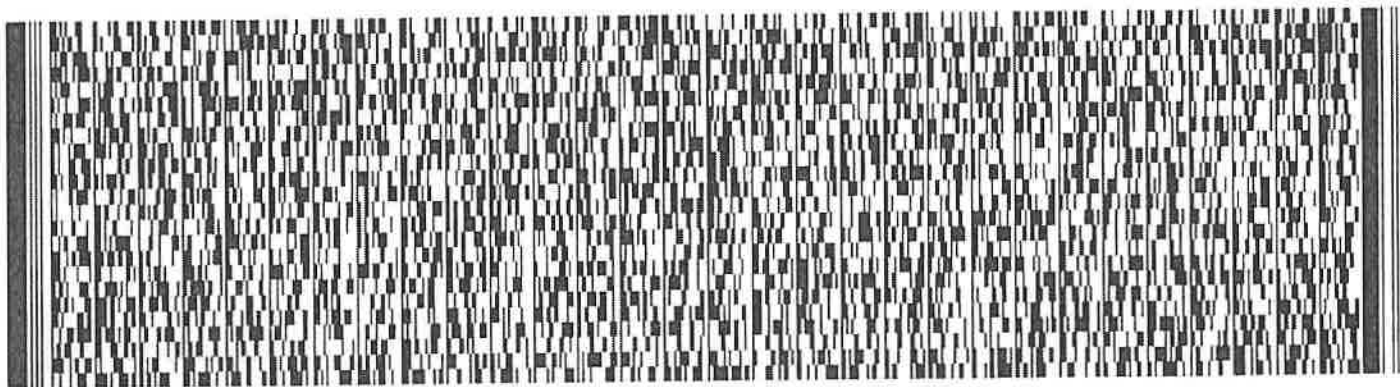
Bankruptcy51to100



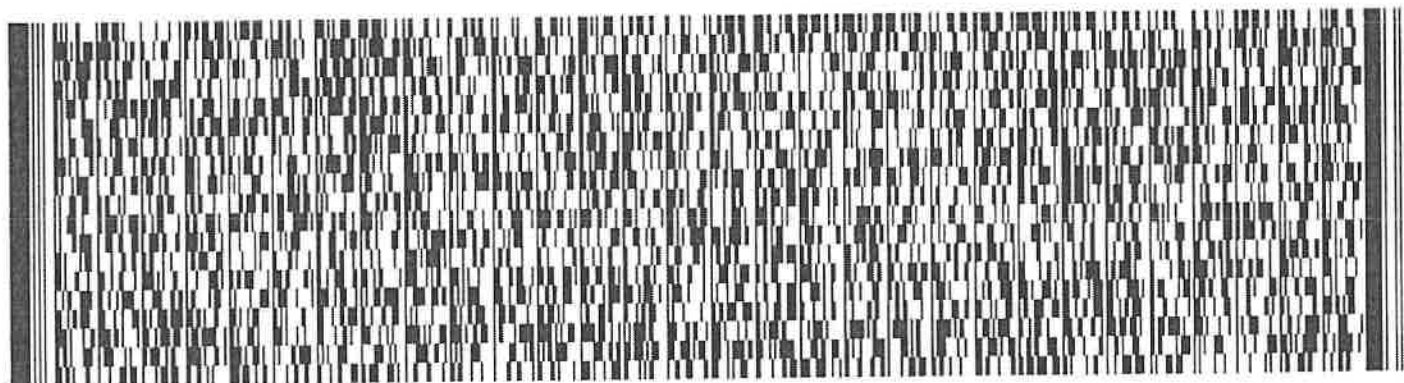
NonBankruptcy1to50



NonBankruptcy51to100



PageThree



PageFour

Joseph Klaynberg  
Part 1 Cash Receipts & Disbursements

Backup Schedule

Cash balance beginning of month	MCB 0346 \$ 10,341.72	MCB 2551 \$ 421,332.60	MCB 2543 \$ -	Total \$ 431,674.32	Notes	Prior month cumulative	Current month cumulative
Partnership Distributions		\$ 16,127.66			Lighthouse Sixty LP		
WellCare Prescription - refund??		\$ 14.20					
Charles Schwab - remaining bal		\$ 0.86					
Partnership Distributions		\$ 5,820.50			JKIG, KS Equities & 114 MS		
Partnership Distributions		\$ 533.00			WW Eastern		
SSA Income	\$ 2,914.10						
SSA Income	\$ 311.00						
Total receipts	\$ 3,225.10	\$ 22,496.22	\$ -	\$ 25,721.32		\$ 3.13	\$ 25,724.45
Capital Contribution - WWIG III			\$ (2,778.78)				
Capital Contribution - 318 East			\$ (1,428.45)				
Wire transfer fee		\$ (10.00)					
Verizon	\$ (368.40)						
Empire Blue	\$ (335.83)						
Amex Payment	\$ (2,926.31)						
Total disbursements	\$ (3,630.54)	\$ (10.00)	\$ (4,207.23)	\$ (7,847.77)		\$ (397.99)	\$ (8,245.76)
Transfer	\$ (5,828.20)		\$ 5,828.20	\$ -			
Cash balance end of month	\$ 4,108.08	\$ 443,818.82	\$ 1,620.97	\$ 449,547.87			
Disbursements made by third party				\$ 3,900.00	Rent		\$ 3,900.00
Total disbursements for fee calc				\$ 11,747.77			

RETURN SERVICE REQUESTED

JOSEPH KLAYNBERG  
DIP CASE NO 22-10165 MG  
114 MULBERRY ST APT 703  
NEW YORK NY 10013-5279

**Managing Your Accounts**

	Banking Center	Park Avenue Banking Center
	Banking Center	212-365-6700
	Mailing Address	99 Park Avenue New York, NY 10016
	Online Banking	www.MCBankNY.com

**Summary of Accounts**

Account Type	Account Number	Ending Balance
SSI DIP ACCOUNT	XXXXXXXX2543	\$1,620.97

**SSI DIP ACCOUNT-XXXXXXXX2543**

**Account Summary**

Date	Description	Amount
03/01/2022	Beginning Balance	\$0.00
	1 Credit(s) This Period	\$5,828.20
	2 Debit(s) This Period	-\$4,207.23
03/31/2022	Ending Balance	\$1,620.97

**Account Activity**

Post Date	Description	Debits	Credits	Balance
03/01/2022	Beginning Balance			\$0.00
03/14/2022	INTERNET TFR FRM CHK 0346		\$5,828.20	\$5,828.20
03/28/2022	CHECK NUMBER 102 REF #986533073	\$2,778.78		\$3,049.42
03/30/2022	CHECK NUMBER 104 REF #991278769	\$1,428.45		\$1,620.97
03/31/2022	Ending Balance			\$1,620.97

**Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount
102	03/28/2022	\$2,778.78	104*	03/30/2022	\$1,428.45

\* Indicates skipped check number

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
03/14/2022	\$5,828.20	03/28/2022	\$3,049.42	03/30/2022	\$1,620.97

**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Online Banking  
www.MCBankNY.com

Mobile Banking Apps





**In case of errors or questions about your account telephone us at: 212-365-6700 or write us at: Metropolitan Commercial Bank, 99 Park Avenue, 12th Floor, New York, NY 10016**

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt:

1. Tell us your name and account number.
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem appeared.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### AN EASY GUIDE FOR BALANCING YOUR ACCOUNT

1. Enter the last balance shown on this statement here.	\$	
2. Compare the deposits and additions shown on this statement with your records. If a recent deposit does not show on this statement, enter the amount(s) here.	\$	
3. Total of lines 1 & 2.	\$	
4. Enter the total from the checks/withdrawals in <b>Section 4a</b> .	\$	
5. Subtract line 4 from line 3. This should be your present balance.	\$	

USE THIS AREA FOR YOUR COMPUTATIONS

**4a.** List the checks / withdrawals which have been written or made, but have not been charged to your account.

CHECKS/WITHDRAWALS	AMOUNT		CHECKS/WITHDRAWALS	AMOUNT	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	

TOTAL to be entered in **Section 4** above.

\$

JOSEPH KLAYNBERG  
DIP CASE NO. 22-10188 NG  
SSI DIP ACCOUNT  
(14 MJC DIPR ST. 70)  
NEW YORK, NY 10012

3/28/2022

\$ 2,778.78

Two thousand seven hundred seventy eight and 78/100 DOLLARS & CENTS

Metropolitan Commercial Bank

Capital Bank

1543 0102

#0102 03/28/2022 \$2,778.78

JOSEPH KLAYNBERG  
DIP CASE NO. 22-10188 NG  
SSI DIP ACCOUNT  
(14 MJC DIPR ST. 70)  
NEW YORK, NY 10012

3/28/2022

\$ 2,778.78

Two thousand seven hundred seventy eight and 78/100 DOLLARS & CENTS

Metropolitan Commercial Bank

Capital Bank

1543 0102

#0102 03/28/2022 \$2,778.78

JOSEPH KLAYNBERG  
DIP CASE NO. 22-10188 NG  
SSI DIP ACCOUNT  
(14 MJC DIPR ST. 70)  
NEW YORK, NY 10012

3/30/2022

\$ 1,428.45

One thousand four hundred twenty eight and 45/100 DOLLARS & CENTS

Metropolitan Commercial Bank

Capital Bank

1543 0104

#0104 03/30/2022 \$1,428.45

JOSEPH KLAYNBERG  
DIP CASE NO. 22-10188 NG  
SSI DIP ACCOUNT  
(14 MJC DIPR ST. 70)  
NEW YORK, NY 10012

3/30/2022

\$ 1,428.45

One thousand four hundred twenty eight and 45/100 DOLLARS & CENTS

Metropolitan Commercial Bank

Capital Bank

1543 0104

#0104 03/30/2022 \$1,428.45



This page left intentionally blank

RETURN SERVICE REQUESTED

JOSEPH KLAYNBERG  
DIP CASE NO 22-10165 MG  
114 MULBERRY ST APT 703  
NEW YORK NY 10013-5279

**Managing Your Accounts**



Banking Center

Park Avenue  
Banking Center



Banking Center

212-365-6700



Mailing Address

99 Park Avenue  
New York, NY  
10016



Online Banking

www.MCBankNY.com

**Summary of Accounts**

Account Type	Account Number	Ending Balance
DEBTOR IN POSSESSION ACCT	XXXXXXXXX2551	\$443,818.82

**DEBTOR IN POSSESSION ACCT-XXXXXXXXX2551**

**Account Summary**

Date	Description	Amount
03/01/2022	Beginning Balance	\$349,831.91
	4 Credit(s) This Period	\$93,996.91
	1 Debit(s) This Period	-\$10.00
03/31/2022	Ending Balance	\$443,818.82
	Service Charges	\$10.00

**Account Activity**

Post Date	Description	Debits	Credits	Balance
03/01/2022	Beginning Balance			\$349,831.91
03/01/2022	WIRE FROM JOSEPH KLAYNBERG +		\$71,500.69	\$421,332.60
03/01/2022	WIRE TRANSFER FEE	\$10.00		\$421,322.60
03/03/2022	DEPOSIT METROPOLITAN CO		\$5,820.50	\$427,143.10
03/14/2022	DEPOSIT METROPOLITAN CO		\$16,142.72	\$443,285.82
03/24/2022	DEPOSIT METROPOLITAN CO		\$533.00	\$443,818.82
03/31/2022	Ending Balance			\$443,818.82

**Daily Balances**

Date	Amount	Date	Amount
03/01/2022	\$421,322.60	03/14/2022	\$443,285.82
03/03/2022	\$427,143.10	03/24/2022	\$443,818.82

**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Online Banking

www.MCBankNY.com

Mobile Banking Apps



**In case of errors or questions about your account telephone us at: 212-365-6700 or write us at: Metropolitan Commercial Bank, 99 Park Avenue, 12th Floor, New York, NY 10016**

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt:

1. Tell us your name and account number.
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem appeared.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

#### AN EASY GUIDE FOR BALANCING YOUR ACCOUNT

1. Enter the last balance shown on this statement here.	\$	
2. Compare the deposits and additions shown on this statement with your records. If a recent deposit does not show on this statement, enter the amount(s) here.	\$	
3. Total of lines 1 & 2.	\$	
4. Enter the total from the checks/withdrawals in <b>Section 4a</b> .	\$	
5. Subtract line 4 from line 3. This should be your present balance.	\$	

USE THIS AREA FOR YOUR COMPUTATIONS




**4a.** List the checks / withdrawals which have been written or made, but have not been charged to your account.

CHECKS/WITHDRAWALS	AMOUNT		CHECKS/WITHDRAWALS	AMOUNT	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
TOTAL to be entered in <b>Section 4</b> above.				\$	

RETURN SERVICE REQUESTED

JOSEPH KLAYNBERG PRIMARY  
FBO EDWARD KLAYNBERG BENE  
114 MULBERRY ST  
NEW YORK NY 10013-5191

**Managing Your Accounts**

	Banking Center	Park Avenue Banking Center
	Banking Center	212-365-6700
	Mailing Address	99 Park Avenue New York, NY 10016
	Online Banking	www.MCBankNY.com

**Summary of Accounts**

Account Type	Account Number	Ending Balance
PERSONAL CHECKING	XXXXXXXX0346	\$4,108.08

**PERSONAL CHECKING-XXXXXXXX0346**

**Account Summary**

Date	Description	Amount
03/01/2022	Beginning Balance	\$10,341.72
	2 Credit(s) This Period	\$3,225.10
	4 Debit(s) This Period	-\$9,458.74
03/31/2022	Ending Balance	\$4,108.08

**Account Activity**

Post Date	Description	Debits	Credits	Balance
03/01/2022	Beginning Balance			\$10,341.72
03/04/2022	VERIZON PAYMENTREC URRING TEL	\$368.40		\$9,973.32
03/07/2022	EMPIRE BLUE MED SUPP 220305 WEB	\$335.83		\$9,637.49
03/09/2022	SSA TREAS 310 XXSOC SEC 030922 PPD SSA		\$2,914.10	\$12,551.59
03/10/2022	SSA TREAS 310 XXSOC SEC 031022 PPD SSA		\$311.00	\$12,862.59
03/14/2022	INTERNET TFR TO CHK 2543	\$5,828.20		\$7,034.39
03/28/2022	AMEX EPAYMENT ACH PMT 220328 WEB	\$2,926.31		\$4,108.08
03/31/2022	Ending Balance			\$4,108.08

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
03/04/2022	\$9,973.32	03/09/2022	\$12,551.59	03/14/2022	\$7,034.39
03/07/2022	\$9,637.49	03/10/2022	\$12,862.59	03/28/2022	\$4,108.08

**In case of errors or questions about your account telephone us at: 212-365-6700 or write us at: Metropolitan Commercial Bank, 99 Park Avenue, 12th Floor, New York, NY 10016**

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt:

1. Tell us your name and account number.
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem appeared.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

#### AN EASY GUIDE FOR BALANCING YOUR ACCOUNT

1. Enter the last balance shown on this statement here.	\$	
2. Compare the deposits and additions shown on this statement with your records. If a recent deposit does not show on this statement, enter the amount(s) here.	\$	
3. Total of lines 1 & 2.	\$	
4. Enter the total from the checks/withdrawals in <b>Section 4a</b> .	\$	
5. Subtract line 4 from line 3. This should be your present balance.	\$	

USE THIS AREA FOR YOUR COMPUTATIONS

**4a.** List the checks / withdrawals which have been written or made, but have not been charged to your account.

CHECKS/WITHDRAWALS	AMOUNT		CHECKS/WITHDRAWALS	AMOUNT	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
TOTAL to be entered in <b>Section 4</b> above.				\$	

**PERSONAL CHECKING-XXXXXXXX0346 (continued)**

**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

This page left intentionally blank